

**Information to identify the case:**

Debtor 1	<b>Audrey C. Burrus</b>	Social Security number or ITIN <b>xxx-xx-6117</b>
	First Name    Middle Name    Last Name	
Debtor 2 (Spouse, if filing)		EIN <b>-----</b>
	First Name    Middle Name    Last Name	Social Security number or ITIN <b>-----</b>
		EIN <b>-----</b>

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **19-23174-GLT**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Audrey C. Burrus  
fka Audrey C. Daniels

12/11/19

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
 Audrey C. Burrus  
 Debtor

Case No. 19-23174-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Dec 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2019.

db +Audrey C. Burrus, 8045 Cheske Street, Verona, PA 15147-1616  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828  
 cr +Wilkinsburg School District and Wilkinsburg Borough, Tax Division, c/o Maiello, Brungo & Maiello, LLP, Foxpointe II, 100 Purity Rd, Ste. 3, Pittsburgh, PA 15235-4441  
 15103474 +AAA DEBT RECOVERY INC, 6200 Babcock Blvd, Pittsburgh, PA 15237-2507  
 15103475 +AES/PHEAA, POB 61047, Harrisburg, PA 17106-1047  
 15122707 American First Finance, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702  
 15103478 +Billing-Advanced Dermatology, Advanced Dermatology & cosmetic Surgery, P.O. Box 864046, Orlando, FL 32886-4046  
 15103482 +DBHIL Trust, P.O. Box 225566, Dallas, TX 75222-5566  
 15103486 +FCC FINANCE, LLC, PO BOX 795489 #120, Dallas, TX 75379-5489  
 15103485 +FCC Finance LLC, P.O. Bo 795489, Dallas, TX 75379-5489  
 15103488 +Heartland ECSI, P>O. Box 1238, Wexford, PA 15090-1238  
 15103495 +PITTSBURGH CENTRAL FCU, P.O. BOX 9727, Pittsburgh, PA 15229-0727  
 15103497 +PROFESSIONAL CREDIT SERV, 12204 SE Mill Plain Blvd #101, Vancouver, WA 98684-6027  
 15103492 +Pennsylvania Department of Labor, Office of UC Benefits, Attn: UI Payment Services, P.O. Box 67503, Harrisburg, PA 17106-7503  
 15103493 +Pennymac, PO BOX 514387, Los Angeles, CA 90051-4387  
 15103494 +People Gas, PO BOX 644760, Pittsburgh, PA 15264-4760  
 15103496 +Prisk Orthopaedic and Wellness PC, Dr. Victor Prisk, P.O. Box 791, Carnegie, PA 15106-0791  
 15103498 Santander Consumer USA, P.O.Box 961245, Terrell, TX 75161  
 15103499 +Select Portfolio Service, 10401 DEERWOOD PARK BLVD, Jacksonville, FL 32256-5007  
 15103502 +Wells Fargo Dealer Svcs, P.O. Box 10709, Raleigh, NC 27605-0709

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 12 2019 03:20:31 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  
 cr +E-mail/Text: kburkley@bernsteinlaw.com Dec 12 2019 03:21:30 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
 15103477 +E-mail/Text: agency@americanfirstfinance.com Dec 12 2019 03:21:17 AMERICAN FIRST FINANCE I, 7330 W. 33RD STREET NORTH STE. 112, Wichita, KS 67205-9370  
 15103476 +EDI: GMACFS.COM Dec 12 2019 07:43:00 Ally Financial, PO Box 380901, Bloomington, MN 55438-0901  
 15103484 E-mail/Text: kburkley@bernsteinlaw.com Dec 12 2019 03:21:30 Duquesne Light Company, P.O.Box 10, Pittsburgh, PA 15230  
 15103479 +E-mail/Text: cms-bk@cms-collect.com Dec 12 2019 03:19:50 Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317  
 15103480 +EDI: CAPITALONE.COM Dec 12 2019 07:43:00 Capital One, PO BOX 30281, Salt Lake City, UT 84130-0281  
 15103481 +E-mail/Text: compliance@contractcallers.com Dec 12 2019 03:21:42 Contract Callers, Inc., P.O. Box 2207, Augusta, GA 30903-2207  
 15103483 +E-mail/Text: electronicbkydocs@nelnet.net Dec 12 2019 03:20:50 DEPARTMENT OF EDUCATION/, PO BOX 82561, Lincoln, NE 68501-2561  
 15103487 +EDI: FORD.COM Dec 12 2019 07:43:00 Ford Motor Credit, POB 542000, Omaha, NE 68154-8000  
 15103489 +EDI: IRS.COM Dec 12 2019 07:43:00 Internal Revenue Service, PO BOX 804527, Cincinnati, OH 45280-4527  
 15103490 E-mail/Text: ktramble@lendmarkfinancial.com Dec 12 2019 03:19:24 LENDMARK FINANCIAL SERVI, 2118 USHER Street, Covington, GA 30014  
 15103491 +EDI: CBS7AVE Dec 12 2019 07:43:00 Montgomery Ward, 1112 7th Avenue, Monroe, WI 53566-1364  
 15103500 +EDI: CBS7AVE Dec 12 2019 07:43:00 SWISS COLONY / MONTGOMER, 1112 7TH AVE, Monroe, WI 53566-1364  
 15103501 +EDI: BLUESTEM Dec 12 2019 07:43:00 WEBBANK/FRESHSTART, 6250 RIDGEWOOD ROAD, Saint Cloud, MN 56303-0820

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Forethought Life Insurance Company  
 cr\* American First Finance, c/o Becket and Lee LLP, PO Box 3002, Malvern, PA 19355-0702  
 TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Dec 11, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 13, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2019 at the address(es) listed below:

Franklin L. Robinson, Jr. on behalf of Debtor Audrey C. Burrus frobi69704@aol.com, flrlegal@excite.com;robinsonfr66530@notify.bestcase.com  
James Warmbrodt on behalf of Creditor Forethought Life Insurance Company bkgroup@kmllawgroup.com  
Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com  
Jennifer L. Cerce on behalf of Creditor Wilkinsburg School District and Wilkinsburg Borough jlc@mbm-law.net  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7